

Fill in this information to identify the case:

Debtor 1 Phadrea Andranetta Sims; aka Phadrea Cooper

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Tennessee

Case number 17-24045

6

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Evergreen 1 TrustCourt claim no. (if known): 4-2

Last 4 digits of any number you use to
identify the debtor's account:

2 2 5 6

Date of payment change:

Must be at least 21 days after date
of this notice 03/26/2019

New total payment:

\$ 548.85
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 79.30New escrow payment: \$ 77.33**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Phadrea Andranetta Sims
First Name Middle Name Last Name

Case number (if known) 17-24045

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile
Signature

Date 01/11/2019

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street

Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com



FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: www.trustfci.com NMLS #4920, BRE #01022780

Annual Escrow Disclosure Statement

Borrower :

PHADREA ANDRANETTA SIMS
ARMENTHA SIMMS
4597 CIMMARON DR
MEMPHIS, TN 38109

**Present Loan
Information :**

Account Number	[REDACTED]
Paid To Date	11/26/2018
Principal balance	\$45,289.27
Note Rate	8.490%
Regular Payment	\$471.12
Escrow Payment	\$79.30
Suspense Payment	\$0.00
Other Payments	\$0.00
Suspense Balance	\$400.20
Escrow Balance	\$166.42
Unpaid Interest	\$0.00
Unpaid Charges	\$432.95

Property Address :

4597 CIMMARON DR
MEMPHIS, TN 38109

Dear PHADREA ANDRANETTA SIMS
ARMENTHA SIMMS :

Enclosed is your Escrow Disclosure Statement and notice of new mortgage payment for your loan. At least once a year FCI reviews your escrow account to determine if the current monthly payment amounts are sufficient to cover your projected taxes and/or insurance premiums. Increases or decreases in your annual tax and/or insurance amounts may cause your monthly payment to change. The first section of the Statement projects activity for the upcoming 12 months as well as any changes to your monthly installment. Prior Year Escrow Payment Activity on the Statement reflects activity on your escrow account from March 2018 through February 2019. Payments are shown in the month received which may not necessarily be the month due. **The Statement assumes timely receipt of payments and scheduled disbursements through February 28, 2020.**

Surplus: A Surplus is the amount by which a current impound/escrow balance exceeds the target balance for the 12-month period for the impound/escrow account. Refunds due to Surplus will be mailed within 30 days. Tax bills other than the annual secured bill are your responsibility to pay. Before spending your refund, you should check with your local County Tax Collector and/or the Assessor's Office to determine if a Supplemental Tax Bill is pending or expected to be issued.

Shortage: A Shortage means that an amount by which a current impound/escrow account balance falls short of the target balance at the time of the impound/escrow analysis. Some reasons for the shortage include deficiency of total payments received and increases in tax and/or insurance amount during the projection year. If you choose to pay the escrow shortage in full rather than have it collected over 12 months, your new monthly payment is the amount listed in the top portion of your Statement. Your check for the lump sum payment and request should be submitted directly to FCI Lender Services, Inc. Attn: Escrow Department at the address listed below.

Deficiency: A Deficiency is the amount of a negative balance in an impound/escrow account which occurs due to the Servicer advancing funds to pay the impound/escrow item.

Target Balance: A Target Balance means the estimated month-end balance in an impound/escrow account that is just sufficient to cover the remaining disbursements from the impound/escrow account for the remainder of the 12 month period that are required to cover annual taxes, insurance, or other escrow/impound items.

Please take the time to review the Statement prior to the changes taking place. Changes to your monthly installment, as indicated in your Statement, will be reflected on your February, 2019 billing statement. If you are using an automatic payment provider, please notify them of the change in payment amount to avoid possible late fees.

If you have any questions regarding this Statement, please call our toll free number at 800-931-2424, Ext. 650, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. Pacific Standard Time or visit our website www.trustfci.com at anytime. When calling, please reference your loan number, so that we may better serve you.

Regards,

Customer Care Department

Account: [REDACTED]

Statement Date: 01-09-2019



FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: www.trustfci.com NMLS #4920, BRE #01022780

Annual Escrow Disclosure Statement

SUMMARY	
Total Projected Payments from Escrow	\$943.78
Divide by # of Months in Statement Period	12
Equals Monthly Projected Payments to Escrow	\$78.65
Target Balance = Projected Pymt to Escrow + 2 extra month cushion	\$1,101.10
Starting Projected Balance (+)	\$404.32
Starting Required Balance (-)	\$393.23
Delinquency Vouchers (-)	\$0.00
Your account is showing a surplus (see letter for more information regarding surplus)	\$11.09
Surplus divided by 12 months	(\$0.92)
P&I:	\$471.12
New Escrow:	\$77.73
New Payment:	\$548.85

NEW PAYMENT INFORMATION AS OF 3/26/2019	
Principal & Interest	\$471.12
Escrow Payment	\$78.65
Shortage	\$0.00
Surplus	(\$0.92)
Deficiency	\$0.00
Suspense Payment	\$0.00
Others	\$0.00
Payment Amount	\$548.85
New Payment Date	03/26/2019

IMPORTANT NOTE: It is our goal to provide you with accurate escrow information. If your loan account is delinquent, this analysis may not include current escrow information and may not accurately reflect your actual or projected escrow activity. Please inform this office immediately of your current tax and insurance information by calling 800-931-2424 in order to re-establish your escrow account. Insurance information may not be calculated into this analysis if the information was not provided to the Servicer. Please note, once annual insurance premium information has been provided, the payment must be re-projected.

These are the escrow items we anticipate we will collect for or pay on your behalf in your upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal Law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR						
Month - Year	To Escrow	Surplus	From Escrow	Description	Escrow Balance	
					Projected	Required
				Required Deposit	\$404.32	\$393.23
March-2019	\$78.65	(\$0.92)	\$0.00		\$482.05	\$471.88
April-2019	\$78.65	(\$0.92)	\$0.00		\$559.78	\$550.53
May-2019	\$78.65	(\$0.92)	\$0.00		\$637.51	\$629.18
June-2019	\$78.65	(\$0.92)	\$416.27	City of Memphis Treasurer	\$298.97	\$291.56
July-2019	\$78.65	(\$0.92)	\$0.00		\$376.70	\$370.21
August-2019	\$78.65	(\$0.92)	\$0.00		\$454.43	\$448.86
September-2019	\$78.65	(\$0.92)	\$0.00		\$532.16	\$527.51
October-2019	\$78.65	(\$0.92)	\$0.00		\$609.89	\$606.16
November-2019	\$78.65	(\$0.92)	\$527.51	Shelby County Trustee	\$160.11	\$157.30 *
December-2019	\$78.65	(\$0.92)	\$0.00		\$237.84	\$235.95
January-2020	\$78.65	(\$0.92)	\$0.00		\$315.57	\$314.60
February-2020	\$78.65	(\$0.92)	\$0.00		\$393.30	\$393.25
Total :	\$943.80	(\$11.04)	\$943.78			

Account:

Statement Date: 01-09-2019

* This is your Low Point. The Low Point is zero plus the allowed document guide Page 5 of 6
 (RESPA). Reserve amount by Federal Law (RESPA) is two times your monthly Escrow Payment (T&I) Excluding (MIP, PMI) unless State Law specifies a lower amount.

PRIOR ESCROW PAYMENT PROJECTIONS August 2018 - July 2019						
Month - Year	Payments To Escrow	Shortage	Payments From Escrow	Description	Escrow Account Balance	
					Projected	Required
				Required Deposit	\$376.73	\$376.73
August-2018	\$79.30	\$0.00	\$0.00		\$456.03	\$456.03
September-2018	\$79.30	\$0.00	\$0.00		\$535.33	\$535.33
October-2018	\$79.30	\$0.00	\$0.00		\$614.63	\$614.63
November-2018	\$79.30	\$0.00	\$535.33	Shelby County Trustee	\$158.60	\$158.60
December-2018	\$79.30	\$0.00	\$0.00		\$237.90	\$237.90
January-2019	\$79.30	\$0.00	\$0.00		\$317.20	\$317.20
February-2019	\$79.30	\$0.00	\$0.00		\$396.50	\$396.50
March-2019	\$79.30	\$0.00	\$0.00		\$475.80	\$475.80
April-2019	\$79.30	\$0.00	\$0.00		\$555.10	\$555.10
May-2019	\$79.30	\$0.00	\$0.00		\$634.40	\$634.40
June-2019	\$79.30	\$0.00	\$416.27	City of Memphis Treasurer	\$297.43	\$297.43
July-2019	\$79.30	\$0.00	\$0.00		\$376.73	\$376.73
Total :	\$951.60	\$0.00	\$951.60			

The following statement of activity in your escrow account from **March 2018** To **February 2019** displays actual activity as it occurred in your escrow account during that period.

PRIOR YEAR ESCROW PAYMENT ACTIVITY March 2018 - February 2019				
Month - Year	Payments To Escrow	Payments From Escrow	Description	Balance
March-2018	\$81.10	\$0.00	PHADREA ANDRANETTA SIMS	\$243.30
April-2018	\$81.10	\$0.00	PHADREA ANDRANETTA SIMS	\$324.40
May-2018	\$81.10	\$0.00	PHADREA ANDRANETTA SIMS	\$405.50
June-2018	\$81.10	\$0.00	PHADREA ANDRANETTA SIMS	\$486.60
July-2018	\$0.00	\$416.27	City of Memphis Treasurer	\$70.33
July-2018	\$144.20	\$0.00	PHADREA ANDRANETTA SIMS	\$214.53
July-2018	\$81.10	\$0.00	PHADREA ANDRANETTA SIMS	\$295.63
August-2018	\$81.10	\$0.00	PHADREA ANDRANETTA SIMS	\$376.73
September-2018	\$79.30	\$0.00	PHADREA ANDRANETTA SIMS	\$456.03
October-2018	\$79.30	\$0.00	PHADREA ANDRANETTA SIMS	\$535.33
November-2018	\$0.00	\$0.00		\$535.33
December-2018	\$79.30	\$0.00	PHADREA ANDRANETTA SIMS	\$614.63
December-2018	\$79.30	\$0.00	PHADREA ANDRANETTA SIMS	\$693.93
January-2019	\$0.00	\$527.51	Shelby County Trustee	\$166.42
February-2019	\$0.00	\$0.00		\$166.42
Total :	\$948.00	\$943.78		

**Note: FCI Lender Services, Inc. is a debt collector and is attempting to collect a debt.
 Any information obtained will be used in furtherance of that purpose.**

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

Account:

Statement Date: 01-09-2019

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
MEMPHIS DIVISION**

In Re:

Case No. 17-24045

Phadrea Andranetta Sims
aka Phadrea Cooper

Chapter 13

Debtor.

Judge George W. Emerson Jr.

CERTIFICATE OF SERVICE

I certify that on January 11, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Darrell L. Castle, Debtor's Counsel
court@darrellcastle.com

Sylvia F. Brown, Chapter 13 Trustee
ecf@ch13sfb.com

Office of the United States Trustee
ustpregion08.me.ecf@usdoj.gov

I further certify that on January 11, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Phadrea Andranetta Sims, Debtor
4597 Cimmaron Drive
Memphis, TN 38109

Dated: January 11, 2019

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com